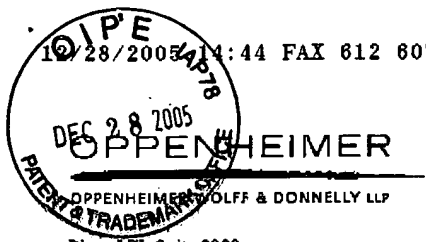


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OPPENHEIMER LAW FIRM

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## FAX COVER LETTER

December 28, 2005

**TO:** MS Issue Fee  
**COMPANY:** U.S. Patent and Trademark Office – Art Unit 3621  
**PHONE:**  
**FAX:** 571.273.2885

**FROM:** Rudolph P. Hofmann  
**DIRECT DIAL:** (612) 607-7340  
**EMAIL:** RHofmann@oppenheimer.com  
**RE:** U.S. Patent Application No. 09/470,042  
Attorney Docket No.: 60021-340001

### CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment After Allowance is being facsimile transmitted on the date shown below, to Mail Stop Issue Fee, Commissioner for Patents.

Janet Byrne

12-28-2005

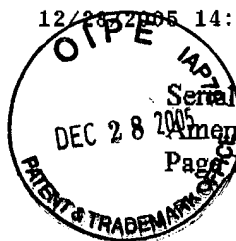
Date

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Serial No. 09/470,042  
Amendment After Allowance  
Page 1 of 5

## P A T E N T

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Cheah Wee Leong

Serial No: 09/470,042

Filed: December 22, 1999

Title: AN ELECTRONIC MEMO  
DOCUMENT CREATOR IN A  
VIRTUAL FINANCIAL  
ENVIRONMENT

Group Art Unit: 3621

Examiner: Pierre E. Elisca

Docket No: 060021-340001

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## CERTIFICATE OF TRANSMISSION

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Janet Byrne

AMENDMENT AFTER ALLOWANCE

Dear Sirs:

Applicant kindly requests that the following amendments be entered in order that the Summary of the Invention and Abstract better describe the invention based on the allowed claims.